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What is the alternative to chasing customers across fragmented channels?

The alternative is shifting from “probabilistic outreach” to an infrastructure that is Sovereign, Deterministic, and Embedded. Instead of chasing phone numbers that frequently change, institutions must embed a Digital Operating System like the TrueDigi SDK directly into their existing mobile banking apps.

By integrating the TrueDigi SDK:

- The app becomes an **active engagement engine**, not just a utility.
- Communication moves off **public telecom rails** into the bank’s secure environment.
- Institutions achieve **100% Right Party Contact (RPC)** through device-level targeting.
- Third-party aggregators are eliminated.
- Engagement operates on a **Zero-PII architecture**, ensuring no sensitive data leaves the bank’s firewall.

How does this model support real-time intelligence while remaining compliant and scalable?

This embedded model fuses speed with safety through a “Governance-First” architecture, balancing real-time intelligence and compliance via two primary mechanisms:

1. **Compliance as Code:** The platform captures bi-directional behavioural telemetry to trigger AI-driven, hyper-personalized interventions instantly. To do this safely, it utilizes an Automated Governance Hub where all communication formats and Digital Legal Notices are pre-approved and locked. This ensures every algorithmic decision and real-time intervention is legally defensible without human approval bottlenecks.

2. **The “Zero-PII” Scaling Model:** Traditional systems struggle to scale securely because they handle massive amounts of sensitive data. TrueDigi operates entirely on anonymized IDs. It processes deep behavioural intelligence for millions of customers without ever seeing a Name, National ID, or Phone Number. Coupled with localized, sovereign infrastructure, this allows banks to scale their predictive intelligence infinitely without increasing their privacy risk.

The shift is architectural:

- From **fragmented outreach** to **embedded digital rails**
- From **probability** to **certainty**
- From **chasing customers** to **building infrastructure**

2026 Trends: Why is the traditional omnichannel model no longer sufficient for customer engagement?

The traditional omnichannel model which relies on SMS, emails, and phone calls has fractured under the weight of rising spam and scam anxiety. As lenders add more channels, customer trust paradoxically collapses. This has triggered a “Signal-to-Noise” crisis: with 70% of calls now ignored due to fraud fears, financial institutions are effectively “broadcasting in the dark,” leading to unnecessary delinquencies.

Furthermore, omnichannel expansion relies on fragmented third-party vendors (like SMS gateways and dialers). This creates a “Third-Party Data Trap,” spreading customer data across external servers and drastically increasing the surface area for PII breaches.

Ultimately, these legacy channels have become “dumb pipes” incapable of executing the granular, real-time strategies demanded by modern risk analytics.